B1 (Official Core: 15-40977-EJC Doc#:1 Filed: 06/30/15 Entered: 06/30/15 10:29:42 Page: 1 of 41 **United States Bankruptcy Court** Voluntary Petition Southern District of Georgia Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Jackson, David L Sr. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-5660 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1320 Loblolly Drive Hinesville, GA ZIP Code ZIP Code 31313 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Liberty Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business ☐ Chapter 7 See Exhibit  $\hat{D}$  on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 1,000-5,000 5,001-10,000 50,001-100,000 100-10,001-25,001-OVER 49 50,000 199 25,000 100,000 Estimated Assets

\$0 to \$50,000

Estimated Liabilities

\$50,001 to \$100,000

\$50,001 to

\$100,000

\$500,001

to \$1 million

\$500,001

\$100,001 to \$500,000

\$100,001 to \$500,000 \$50,000,001

\$50,000,001

to \$100 million

\$10,000,001 to \$50

\$10,000,001 to \$50 million

million

\$1,000,001

\$1,000,001 to \$10 million million

\$100,000,001

\$500,000,001 to \$1 billion

\$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion

	ase:15:40977-EJC Doc#:1 Filed:06/30/1 y <b>Petition</b>	Name of Debtor(s):	5 10.29.42 Page 2
	ust be completed and filed in every case)	Jackson, David L Sr.	
7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, a	attach additional sheet)
Location		Case Number:	Date Filed:
Where Filed: Location	Southern District of Georgia	13-41645 Case Number:	<b>9/03/13</b> Date Filed:
Where Filed:		Case Number:	Date Flied:
	ending Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Debt - <b>None</b> -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K a	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner t 12, or 13 of title 11, United S	that I that I that I have explained the relief available rther certify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ John E. Pytte Signature of Attorney for I John E. Pytte 5905	
Exhibit  If this is a join	leted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	a part of this petition.	
	Information Regardin		
	(Check any ap	0	
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership p	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is a c	defendant in an action or
	Certification by a Debtor Who Reside: (Check all appl		Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included with this petition the deposit with the after the filing of the petition.	-	-

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C.  $\S$  362(l)).

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David L Jackson, Sr.

Signature of Debtor David L Jackson, Sr.

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 30, 2015

Date

#### Signature of Attorney\*

#### X /s/ John E. Pytte

Signature of Attorney for Debtor(s)

#### John E. Pytte 590555

Printed Name of Attorney for Debtor(s)

John Pytte

Firm Name

P.O. BOX 949 Hinesville, GA 31310

Address

Email: johnpytte@jpytte.com

912-369-3569 Fax: 912-367-3579

Telephone Number

June 30, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Jackson, David L Sr.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٦	٠	J	•	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## **United States Bankruptcy Court** Southern District of Georgia

		boundern District of Georgia		
In re	David L Jackson, Sr.		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing a responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	3 109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:  Date: June 30, 2015	/s/ David L Jackson, Sr.  David L Jackson, Sr.

Case:15-40977-EJC Doc#:1 Filed:06/30/15 Entered:06/30/15 10:29:42 Page:6 of 41 B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Southern District of Georgia**

In re	David L Jackson, Sr.	Case No.	
_	Debto	<del>,</del>	
		Chapter_	13

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	91,450.00		
B - Personal Property	Yes	3	9,509.71		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		86,810.01	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		280.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		2,498.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,250.79
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,745.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	100,959.71		
			Total Liabilities	89,588.53	

B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court** Southern District of Georgia

In re	David L Jackson, Sr.		Case No.	
		Debtor		
			Chapter	13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	280.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	280.00

#### State the following:

Average Income (from Schedule I, Line 12)	5,250.79
Average Expenses (from Schedule J, Line 22)	4,745.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	5,250.79

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		3,537.71
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	280.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		2,498.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		6,036.23

## Case:15-40977-EJC Doc#:1 Filed:06/30/15 Entered:06/30/15 10:29:42 Page:8 of 41

B6A (Official Form 6A) (12/07)

In re	David L Jackson, Sr.	Case No.	
		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1320 Loblolly Drive Hinesville, GA 31313		-	91,450.00	78,772.30
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

County Value \$91,450

Sub-Total > 91,450.00 (Total of this page)

91,450.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

#### Case:15-40977-EJC Doc#:1 Filed:06/30/15 Entered:06/30/15 10:29:42 Page:9 of 41

B6B (Official Form 6B) (12/07)

In re	David L Jackson, Sr.	Case No.	
-	<u> </u>	,	
		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Wells	Fargo-Checking \$84.71	-	84.71
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	couch dress	n, loveseat, dining table, chairs, beds, ers, tv's, washer, dryer, refrigerator, stove	-	4,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	clothi	ng & shoes	-	400.00
7.	Furs and jewelry.	wedd	ing band	-	25.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Tota al of this page)	al > 5,009.71

2 continuation sheets attached to the Schedule of Personal Property

In	re David L Jackson, Sr.			Case No.	
			Debtor		
	S	SCHED	OULE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	nl > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	David L Jackson, Sr.	Case No.
III IC	David E Jackson, Gr.	Case No.

## Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Acura ransmission problems 216000 miles	-	4,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) Total >

9,509.71

4,500.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (4/13)

In re	David L Jackson, Sr.		Case No
-		, Debtor	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 1320 Loblolly Drive Hinesville, GA 31313	O.C.G.A. § 44-13-100(a)(1)	12,677.70	91,450.00
County Value \$91,450			
Checking, Savings, or Other Financial Accounts, Wells Fargo-Checking \$84.71	O.C.G.A. § 44-13-100(a)(6)	84.71	84.71
Household Goods and Furnishings couch, loveseat, dining table, chairs, beds, dressers, tv's, washer, dryer, refrigerator, stove	O.C.G.A. § 44-13-100(a)(4)	4,500.00	4,500.00
Wearing Apparel clothing & shoes	O.C.G.A. § 44-13-100(a)(4)	400.00	400.00
Furs and Jewelry wedding band	O.C.G.A. § 44-13-100(a)(5)	25.00	25.00

Total: 17,687.41 96,459.71

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B6D (Official Form 6D) (12/07)

In re	David L Jackson, Sr.		Case No.	
-	<u> </u>	Debtor		

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITODIC NAME	C	Нι	sband, Wife, Joint, or Community	c	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	QU.	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx7688			Opened 10/29/07 Last Active 5/21/13	] ⊤	D A T E D			
Mort Serv Ct Mail Stop SV61 2001 Bishop Gate B Mount Laurel, NJ 08054		-	1320 Loblolly Drive Hinesville, GA 31313 County Value \$91,450				78,772.30	0.00
Account No.	†		2003 Acura	T			70,772.00	0.00
Southeast Investment Ventures, LLC d/b/a Patriot Auto Sales 845 E.G. Miles Parkway Hinesville, GA 31313		_	transmission problems 216000 miles  Value \$ 4,500.00				8,037.71	3,537.71
Account No.	t		τ,300.00	╁		H	0,037.71	3,331.1
			Value \$					
Account No.								
			Value \$	Ļ	L	Ц		
<b>0</b> continuation sheets attached			(Total of t	Sub his			86,810.01	3,537.71
			(Report on Summary of So		ota Iule		86,810.01	3,537.71

B6E (Official Form 6E) (4/13)

т.	5	C N	
In re	David L Jackson, Sr.	Case No	
_			
		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account he debtor has with the reditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be beled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labele "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. 8 507(a)(10)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re	David L Jackson, Sr.	Case No	
-	·	, Debtor	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) **2014 taxes** Account No. **IRS** 0.00 **Bankruptcy** PO Box 7346 Philadelphia, PA 19101-7346 280.00 280.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 280.00 280.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00 (Report on Summary of Schedules) 280.00 280.00

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B6F (Official Form 6F) (12/07)

In re	David L Jackson, Sr.	Case No	
_		Debtor ,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	Ğ	Ų	Ţ	ēΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		CONTINGENT	I QU	L	U T F	AMOUNT OF CLAIM
Account No. xx4781			Opened 7/31/01 Last Active 11/19/07 Real Estate Mortgage	T	D A T E D			
Bank Of America, N.A. 4161 Piedmont Pkwy Greensboro, NC 27410		-	Troui Zotato mortgago					0.00
Account No. xxxxxxxxxxx7667			Opened 11/26/07 Last Active 8/15/08	$^{+}$		t	$\dagger$	
Credit One Bank Po Box 98875 Las Vegas, NV 89193		-	Credit Card					0.00
Account No. xxxxxxxxxxxx3533			Opened 9/25/07 Last Active 10/01/07	+	_	Ŧ	$\dashv$	0.00
Fst Premie 3820 N Louise Ave Sioux Falls, SD 57107		-	Credit Card					0.00
Account No. xxxxxx4393	$\vdash$		Opened 10/29/07 Last Active 3/01/13	+	┢	t	+	
Hsbc Bank 2929 Walden Ave Depew, NY 14043		-	Real Estate Mortgage					
								0.00
continuation sheets attached			(Total of	Subt			;)	0.00

B6F (Official	Form	6F)	(12/07)	- Cont

In re	David L Jackson, Sr.	Case No	
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	CODEBTOR	C J M		ONTINGENT	LIQUIDA	S P U T E	
	1				D	_	_
Liberty Regional EMS, Inc. P.O. Box 115 Hinesville, GA 31310		-					1,000.00
Account No. xxxxxx0551	Ͱ	╁	Opened 8/11/11 Last Active 6/23/12	+	╁	╁	
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Factoring Company Account T-Mobile				0.00
					╄	_	0.00
Account No. xxxxxxxxxxxxxx1000  Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161		-	Opened 2/24/05 Last Active 9/15/11 Repo				4 200 50
Account No.	L		unsecured	-	╀	-	1,398.50
Wells Fargo Bank, NA PO Box 5058 MAC P6053-021 Portland, OR 97208		-	unsecureu				100.02
Account No.	┢			T	+	L	
				G. 1			
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		tota pag		2,498.52
The state of the s			(Total of C		Fota		
			(Report on Summary of So				2,498.52

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case:15-40977-EJC Doc#:1 Filed:06/30/15 Entered:06/30/15 10:29:42 Page:19 of 41 B6H (Official Form 6H) (12/07)

In re	David L Jackson, Sr.	Case No
_		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Debtor 1 Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIA  Case number (If known)  Check if this is: An amended filing A supplement showing 13 income as of the fo	ollowing date:  12/13  ually responsible for mation about your
Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIA  Case number (If known)  Check if this is: An amended filing A supplement showing 13 income as of the form  Check if this is: An amended filing MM / DD/ YYYY  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equal supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more processing the process of the formation and the process of the formation are processed in the process of the formation and the process of the formation and the process of the formation are processed in the process of the formation are processed in the process of the formation and the process of the formation are processed in the process of the formation and the process of the formation and the process of the formation are processed in the process of the formation and the process of the formation are processed in the process of the formation and the process of the formation are process of the formation and the process of the proce	ollowing date:  12/13  ually responsible for mation about your
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIA  Case number  (If known)  Check if this is:  An amended filing  A supplement showing  13 income as of the form  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equivalently and your spouse is living with you, include informs spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If me	ollowing date:  12/13  ually responsible for mation about your
Case number  (If known)  Check if this is:  An amended filing  A supplement showing  13 income as of the form  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equal supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more processing the process of the formation and the process of the formation are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of the formation and people are filing together (Debtor 1 and Debtor 2), both are equal to the process of	ollowing date:  12/13  ually responsible for mation about your
Official Form B 6I  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equal supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more processes to the filing pointly in the processes of the filing pointly in the proce	ollowing date:  12/13  ually responsible for mation about your
Official Form B 6I  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equivalently supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If me	12/13 ually responsible for mation about your
Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equivalently supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more	ually responsible for mation about your
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equ supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include inforr spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If me	mation about your
Part 1: Describe Employment	
1. Fill in your employment information. Debtor 1 Debtor 2 or non-fil	iling spouse
If you have more than one job, attach a separate page with Employment status	
information about additional	
employers. Occupation Truck Driver Teller	
Include part-time, seasonal, or self-employed work.  Employer's name ACW Logistics, LLC GeoVista	
Occupation may include student Employer's address or homemaker, if it applies.  Attn: Payroll 311 Moody Road Pembroke, GA 31321	
How long employed there? 8 mths 4 mths	
Part 2: Give Details About Monthly Income	
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. In spouse unless you are separated.	nclude your non-filing
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the limore space, attach a separate sheet to this form.	lines below. If you need
	btor 2 or ing spouse
List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$ 15,700.62 \$	866.67
3. Estimate and list monthly overtime pay. 3. +\$ +\$	0.00
4. Calculate gross Income. Add line 2 + line 3. 4. \$\[ \\$ \] 15,700.62	866.67

Case number (if known)

Debtor 1 David L Jackson, Sr.

				For	Debtor 1		Debtor 2 or	
	Copy line 4 here		4.	\$	15,700.62	\$	866.67	
5.	List all payroll deductions:							
٠.	5a. Tax, Medicare, and Social Security de	eductions	5a.	\$	0.00	\$	0.00	
	5b. Mandatory contributions for retireme		5b.	\$	0.00	\$	0.00	
	5c. Voluntary contributions for retiremen	t plans	5c.	\$	0.00	\$	0.00	
	5d. Required repayments of retirement fu		5d.	\$	0.00	\$	0.00	
	5e. Insurance		5e.	\$	0.00	\$	0.00	
	5f. Domestic support obligations		5f.	\$	0.00	\$	0.00	
	5g. Union dues		5g.	\$	0.00	\$	0.00	
	5h. Other deductions. Specify: ACC/OC	CC Insurance	5h.+	\$	270.83	+ \$	0.00	
	Admin Fee			\$	54.17	\$	0.00	
	Fuel			\$	5,362.85	\$	0.00	
	Fuel treatment			\$	65.00	\$	0.00	
	Uniforms			\$	33.15	\$	0.00	
	ACW Logistics takes 1/2 net pay	for fees and		\$	5,530.50	\$	0.00	
6.	Add the payroll deductions. Add lines 5a+5	b+5c+5d+5e+5f+5g+5h.	6.	\$	11,316.50	\$	0.00	
7.	Calculate total monthly take-home pay. Sul	btract line 6 from line 4.	7.	\$	4,384.12	\$	866.67	
8.	List all other income regularly received: 8a. Net income from rental property and profession, or farm Attach a statement for each property an receipts, ordinary and necessary busine	d business showing gross						
	monthly net income.		8a.	\$	0.00	\$	0.00	
	8b. Interest and dividends		8b.	\$	0.00	\$	0.00	
	8c. Family support payments that you, a regularly receive Include alimony, spousal support, child settlement, and property settlement.		ent 8c.	\$	0.00	\$	0.00	
	8d. Unemployment compensation		8d.	\$	0.00	\$	0.00	
	8e. Social Security		8e.	\$	0.00	\$	0.00	
	8f. Other government assistance that yo Include cash assistance and the value ( that you receive, such as food stamps ( Nutrition Assistance Program) or housin Specify:	if known) of any non-cash assista benefits under the Supplemental	nce 8f.	\$	0.00	\$	0.00	
	8g. Pension or retirement income		8g.	\$	0.00	\$	0.00	
	8h. Other monthly income. Specify:		8h.+	\$	0.00	+ \$ _	0.00	
9.	Add all other income. Add lines 8a+8b+8c+8	3d+8e+8f+8g+8h.	9.	\$	0.00	\$_	0.00	
10.	Calculate monthly income. Add line 7 + line Add the entries in line 10 for Debtor 1 and Debtor 1		10. \$		4,384.12 + \$	1	866.67 = \$	5,250.79
11.	State all other regular contributions to the Include contributions from an unmarried partner other friends or relatives.  Do not include any amounts already included in Specify:	er, members of your household, y	our depen		•	•		0.00
12.	Add the amount in the last column of line 1 Write that amount on the Summary of Schedu applies						12. \$	5,250.79
13.	Do you expect an increase or decrease with  ■ No. □ Yes. Explain:	nin the year after you file this fo	rm?				Combin monthly	ed income

Fill in this inforn	nation to identify your case:				
Debtor 1	David L Jackson, Sr.		Check	if this is:	
				n amended filing	
Debtor 2 (Spouse, if filing)					wing post-petition chapter the following date:
					the following date.
United States Bar	nkruptcy Court for the: SOUTHERN DISTRICT OF GEO	RGIA	N	MM / DD / YYYY	
Case number (If known)				separate filing fo maintains a sepa	r Debtor 2 because Debto arate household
Official F	form B 6J				
Schedul	e J: Your Expenses				12/1:
Be as complet information. If	e and accurate as possible. If two married people a more space is needed, attach another sheet to this own). Answer every question.				
Part 1: Des	cribe Your Household				
■ No. Go					
	No Yes. Debtor 2 must file a separate Schedule J.				
2. Do you ha	ave dependents?				
Do not list and Debto	Debtor 1 Yes. Fill out this information for	Dependent's relationship Debtor 1 or Debtor 2	to	Dependent's age	Does dependent live with you?
Do not sta dependent		Son		14	□ No ■ Yes
dopondom	io names.				☐ No
		Daughter - student		20	■ Yes □ No
		Daughter - student		26	■ Yes
					□ No
expenses	expenses include of people other than and your dependents?				☐ Yes
Estimate your	imate Your Ongoing Monthly Expenses expenses as of your bankruptcy filing date unless y f a date after the bankruptcy is filed. If this is a sup				
applicable date		promonal companies, on			
	ses paid for with non-cash government assistance uch assistance and have included it on <i>Schedule I:</i> 6I.)			Your expe	enses
	I or home ownership expenses for your residence. and any rent for the ground or lot.	Include first mortgage	4. \$		860.00
If not incl	uded in line 4:				
4a. Rea	ıl estate taxes	4	1a. \$		0.00
	perty, homeowner's, or renter's insurance		1b. \$		0.00
	ne maintenance, repair, and upkeep expenses		4c. \$		100.00
	neowner's association or condominium dues		1d. \$		0.00
5. Additiona	I mortgage payments for your residence, such as he	ome equity loans	5. \$		0.00

Debtor 1 David L Jackson, Sr.	Case number (if known)	
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	320.00
6b. Water, sewer, garbage collection	6b. \$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	360.00
6d. Other. Specify: lawncare	6d. \$	40.00
	od. \$	
pest control		113.00
Food and housekeeping supplies Childcare and children's education costs	7. \$	1,200.00
	8. \$	0.00
G. 3. 3. G	9. \$	140.00
Personal care products and services	10. \$	180.00
Medical and dental expenses	11. \$	115.00
Transportation. Include gas, maintenance, bus or train fare.	12. \$	340.00
Do not include car payments.	·	
Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
Charitable contributions and religious donations	14. \$	200.00
<ul> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ul>		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	80.00
15c. Vehicle insurance	15c. \$	212.00
	15d. \$	0.00
15d. Other insurance. Specify: <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	15u.	0.00
Specify:	16. \$	0.00
. Installment or lease payments:	10. ψ	0.00
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: Wife's vehicle pmt (4yrs remaining)	17c. \$	325.00
17d. Other. Specify:   wife's verifice pint (4yrs remaining)  17d. Other. Specify:	176. \$ 17d. \$	
Your payments of alimony, maintenance, and support that you did not report a	<u> </u>	0.00
deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18. \$	0.00
Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Sci		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
	21. +\$	
Other: Specify: Petcare	Ζ1. +φ	60.00
. Your monthly expenses. Add lines 4 through 21.	22. \$	4,745.00
The result is your monthly expenses.		<del></del>
Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,250.79
23b. Copy your monthly expenses from line 22 above.	23b\$	4,745.00
	·	.,
23c. Subtract your monthly expenses from your monthly income.		===
The result is your monthly net income.	23c. \$	505.79
<ul> <li>Do you expect an increase or decrease in your expenses within the year after year example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage?</li> <li>No.</li> </ul>		or decrease because of a
☐ Yes.		

## **United States Bankruptcy Court** Southern District of Georgia

In re	David L Jackson, Sr.		Case No.	
		Debtor(s)	Chapter	13

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDE	ER PENALTY (	OF PERJURY BY INDIVIDUAL DEBTOR	
	I declare under penalty of perjur sheets, and that they are true and correct	•	ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	18
Date	June 30, 2015	Signature	/s/ David L Jackson, Sr. David L Jackson, Sr. Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## **United States Bankruptcy Court** Southern District of Georgia

In re	David L Jackson, Sr.		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

 \$26,300.00
 2015 YTD: Debtor Employment

 \$45,539.00
 2014: Debtor Employment

 \$30,000.00
 2013: Debtor Employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,310.00 2013: Unemployment

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

AMOUNT STILL

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 30, 2015 /s/ David L Jackson, Sr. Signature David L Jackson, Sr. Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

## Case:15-40977-EJC Doc#:1 Filed:06/30/15 Entered:06/30/15 10:29:42 Page:33 of 41

## **United States Bankruptcy Court** Southern District of Georgia

In r	e David L Jack	son.	Sr.			J	Case No.		
		,			Debtor(s)		Chapter	13	
	DIS	SCL	OSURE O	F COMPENSA	ATION OF AT	TORNEY	FOR DE	EBTOR(S)	
1.	compensation paid	to me	within one year	r before the filing of contemplation of or	the petition in banks	ruptcy, or agreed	to be paid	to me, for servi	
	_		have agreed to					3,000.00	
	Prior to the fili	ng of	this statement l	I have received		\$		0.00	
	Balance Due					\$		3,000.00	
2.	The source of the co	mpen	nsation paid to	me was:					
	■ Debtor		Other (specif	fy):					
3.	The source of comp	ensati	ion to be paid to	o me is:					
	■ Debtor		Other (specif	fy):					
4.	■ I have not agree	ed to s	share the above-	-disclosed compensa	tion with any other p	person unless the	ey are meml	bers and associa	ates of my law firm.
				closed compensation a list of the names of					my law firm. A
5.	In return for the abo	ove-di	isclosed fee, I h	ave agreed to render	legal service for all	aspects of the ba	ankruptcy c	ase, including:	
	<ul><li>b. Preparation and</li><li>c. Representation of</li><li>d. [Other provision Negotiati reaffirma</li></ul>	filing of the as as n ons v tion a	of any petition debtor at the m needed] with secured agreements a	ation, and rendering , schedules, statemer eeting of creditors an creditors to redu and applications a of liens on housel	nt of affairs and plan nd confirmation hear ce to market valu as needed; prepa	which may be r ring, and any adj ie; exemption	equired; ourned hea planning;	rings thereof;	and filing of
6.	Represer	ntatio		ove-disclosed fee doe tors in any discha eding.			avoidanc	es, relief fron	າ stay actions or
				C	ERTIFICATION				
this	I certify that the forebankruptcy proceedi		g is a complete	statement of any agr	eement or arrangem	ent for payment	to me for re	epresentation of	the debtor(s) in
Date	ed: <b>June 30, 201</b>	5			/s/ John E.	Pytte			
		-		<u>—</u>	John E. Pyt	te 590555			-
					John Pytte P.O. BOX 94	49			
					Hinesville, (	GA 31310	o <del>z</del> os		
					912-369-356 johnpytte@	69 Fax: 912-3	67-3579		
					joinipytto	рушолоон			

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF GEORGIA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

	Un	nited States Bankruptcy Cou Southern District of Georgia	ırt	
In re	David L Jackson, Sr.		Case No.	
		Debtor(s)	Chapter	13
Code.	UNDER § 3.  I (We), the debtor(s), affirm that I (we) h	342(b) OF THE BANKRUPTO  Certification of Debtor  nave received and read the attached not		by § 342(b) of the Bankruptcy
David	L Jackson, Sr.	$\chi$ /s/ David L Jac	kson, Sr.	June 30, 2015
Printe	d Name(s) of Debtor(s)	Signature of De	btor	Date
Case N	No. (if known)	X		
		Signature of Joi	nt Debtor (if any)	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## **United States Bankruptcy Court** Southern District of Georgia

David	d L Jackson, Sr.		Case No.		
		Debtor(s)	Chapter	_13	
	CERTIFICATIO	ON OF CREDITOR MAILING	G MATRIX		
informathat that the CM/I name	mation provided on the diskette mation provided on the schedu he master mailing list of credit ECF system is a true, correct an	Creditor Mailing Matrix form is e (or by ECF submission) match les. Accordingly, I hereby certifiers submitted on computer disk and complete listing to the best owided on the diskette/ECF submite schedules.	nes <b>exactly</b> the cre fy under penalty of ette or electronica f my knowledge an	ditor f perjury lly via the nd that the	
I further acknowledge that (1) the accuracy and completeness in preparing the creative the shared responsibility of the debtor and the debtor's attorney; (2) the court will creditor listing for all mailings; (3) the various schedules and statements require Bankruptcy Rules are not used for mailing purposes; and (4) that debtor, attorne information is not included on the diskette or electronic submission.					
The r	master mailing list of creditors				
	computer diskette listing a t schedules; or	total of creditors which c	corresponds exactl	y to the	
•	electronic means (ECF) list the schedules.	ing a total of13 creditors	s which correspond	ls exactly to	
		/s/ David L Jac	ckson, Sr.		
		David L Jacks	on, Sr.		
		Debtor			
		/s/ John E. Pyt			
		John E. Pytte			
		Attorney for I	Dedior(s)		
Date	June 30, 2015				

Revised: 10/05 EXHIBIT 1

BANK OF AMERICA, N.A. 4161 PIEDMONT PKWY GREENSBORO NC 27410

MORT SERV CT MAIL STOP SV61 2001 BISHOP GATE B **MOUNT LAUREL NJ 08054** 

CREDIT ONE BANK PO BOX 98875 LAS VEGAS NV 89193 SANTANDER CONSUMER USA PO BOX 961245 FT WORTH TX 76161

DOCKET COURT CLERK ASST. UNITED STATES ATTORNEY D/B/A PATRIOT AUTO SALES P.O. BOX 8970 SAVANNAH GA 31412

SOUTHEAST INVESTMENT VENTURES, LLC 845 E.G. MILES PARKWAY HINESVILLE GA 31313

FST PREMIE 3820 N LOUISE AVE SIOUX FALLS SD 57107 WELLS FARGO BANK, NA PO BOX 5058 MAC P6053-021 PORTLAND OR 97208

HSBC BANK 2929 WALDEN AVE **DEPEW NY 14043** 

**IRS BANKRUPTCY** PO BOX 7346 PHILADELPHIA PA 19101-7346

**IRS** INVSOLVENCY STOP 334-D, RM 400 401 W. PEACHTREE ST., NW ATLANTA GA 30308

LIBERTY REGIONAL EMS, INC. P.O. BOX 115 HINESVILLE GA 31310

MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO CA 92123

Fill in this information to identify your case:						
Debtor 1	David L Jackson, Sr.					
Debtor 2 (Spouse, if filing	3)					
United States B	Sankruptcy Court for the: Southern District of Georgia					
Case number (if known)						

	Check as directed in lines 17 and 21:								
	According to the calculations required by this Statement:								
<ul> <li>1. Disposable income is not determined 11 U.S.C. § 1325(b)(3).</li> </ul>									
		2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).							
		3. The commitment period is 3 years.							
		4. The commitment period is 5 years.							

☐ Check if this is an amended filing

## Official Form 22C-1

# **Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

- 1. What is your marital and filing status? Check one only.
  - ☐ Not married. Fill out Column A, lines 2-11.
  - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

lf	If you have nothing to report for any line, write \$0 in the space.							
				Column A Debtor 1		nn B or 2 or lling spouse		
2.	Your gross wages, salary, tips, bonuses, over all payroll deductions).	ertime, a	and commissions (before	\$	\$	866.67		
3.	<b>Alimony and maintenance payments.</b> Do not it Column B is filled in.	include	payments from a spouse if	\$	\$	0.00		
4.	All amounts from any source which are regul of you or your dependents, including child so from an unmarried partner, members of your ho and roommates. Include regular contributions fro filled in. Do not include payments you listed on I	upport. usehold om a sp	Include regular contributions d, your dependents, parents,	\$0.00	\$	0.00		
5.	Net income from operating a business, profe	ssion,	or farm					
	Gross receipts (before all deductions)	\$	15,700.62					
	Ordinary and necessary operating expenses	-\$	11,316.50					
	Net monthly income from a business, profession, or farm	\$	4,384.12 Copy here -> 9	\$ 4,384.12	\$	0.00		
6.	Net income from rental and other real proper	ty						
	Gross receipts (before all deductions)		\$ 0.00					
	Ordinary and necessary operating expenses		-\$ 0.00					
	Net monthly income from rental or other real pro-	perty	\$ 0.00 Copy here ->	\$	\$	0.00		

Official Form 22C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

Debtor 1	David L Jackson, Sr.		Case numb	er ( <i>if known</i> )			
			Column A Debtor 1		Column B Debtor 2 conon-filing		
7. <b>In</b>	terest, dividends, and royalties		\$	0.00	\$	0.00	
8. <b>U</b> ı	nemployment compensation		\$	0.00	\$	0.00	
	o not enter the amount if you contend that the amount received was a bender the Social Security Act. Instead, list it here:	enefit					
	For you \$	0.00					
	For your spouse \$	0.00					
	ension or retirement income. Do not include any amount received that enefit under the Social Security Act.	t was a	\$	0.00	\$	0.00	
De re de	come from all other sources not listed above. Specify the source and o not include any benefits received under the Social Security Act or payreceived as a victim of a war crime, a crime against humanity, or internation mestic terrorism. If necessary, list other sources on a separate page and tall on line 10c.	ments onal or					
	10a		\$	0.00	\$	0.00	
	10b		\$	0.00	\$	0.00	
	10c. Total amounts from separate pages, if any.		+ \$	0.00	\$	0.00	
	alculate your total average monthly income. Add lines 2 through 10 foach column. Then add the total for Column A to the total for Column B.	or \$	4,384.12	+ \$	866.67	= \$	5,250.79
Part 2:	Determine How to Measure Your Deductions from Income						tal average onthly income
12. <b>C</b> c	opy your total average monthly income from line 11alculate the marital adjustment. Check one:  1 You are not married. Fill in 0 on line 3d.					\$	5,250.79
	${f l}$ You are married and your spouse is filing with you. Fill in 0 in line 130	d.					
	You are married and your spouse is not filing with you.						
	Fill in the amount of the income listed in line 11, Column B, that was dependents, such as payment of the spouse's tax liability or the spou						
	In lines 13a-c, specify the basis for excluding this income and the am adjustments on a separate page.	nount of ir	ncome devote	d to each	purpose. If ne	ecessary,	list additional
	If this adjustment does not apply, enter 0 on line 13d.	•					
	13a	\$_		_			
	13b 13c.	\$_ +\$					
		<del></del> _					
	13d. Total	\$_	0.0	00 Co	py here=> 130	d	0.00
14. Y	Your current monthly income. Subtract line 13d from line 12.				14	. \$	5,250.79
15. <b>(</b>	Calculate your current monthly income for the year. Follow these ste	eps:					
1	I5a. Copy line 14 here=>				158	a. \$	5,250.79
	Multiply line 15a by 12 (the number of months in a year).					х	12
1	15b. The result is your current monthly income for the year for this part	of the for	m.		15k	o. \$	63,009.48

Debtor 1 David L Jackson, Sr. Case number (if known)

16. Calculate the median family income that applies to you. Follow these steps:		
16a. Fill in the state in which you live.		
16b. Fill in the number of people in your household. 5		
16c. Fill in the median family income for your state and size of household.  To find a list of applicable median income amounts, go online using the link specified in the sinstructions for this form. This list may also be available at the bankruptcy clerk's office.		77,270.00
17. How do the lines compare?		
17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check bo. 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Incor		not determined under
17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable 1325(b)(3)</i> . <b>Go to Part 3 and fill out Calculation of Disposable Income (Official F</b> current monthly income from line 14 above.		
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)		
18. Copy your total average monthly income from line 11.	18. \$	5,250.79
<ol> <li>Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduc spouse's income, copy the amount from line 13d.</li> </ol>	u, and you	· · · · · ·
If the marital adjustment does not apply, fill in 0 on line 19a.	19a. <b>-</b> \$	0.00
Subtract line 19a from line 18.	19b. \$	5,250.79
20. Calculate your current monthly income for the year. Follow these steps:		
20a. Copy line 19b	20a.	5,250.79
Multiply by 12 (the number of months in a year).		<b>x</b> 12
20b. The result is your current monthly income for the year for this part of the form	20b.	63,009.48
	L	
20c. Copy the median family income for your state and size of household from line 16c		77,270.00
21. How do the lines compare?	_	
■ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page period is 3 years. Go to Part 4.	e 1 of this form, check box	3, The commitment
☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the commitment period is 5 years. Go to Part 4.	e top of page 1 of this form	n, check box 4, The
Part 4: Sign Below		
By signing here, under penalty of perjury I declare that the information on this statement and in an	ny attachments is true and	correct.
X /s/ David L Jackson, Sr.		
David L Jackson, Sr. Signature of Debtor 1		
Date _ <b>June 30, 2015</b>		
MM / DD / YYYY  If you checked 17a, do NOT fill out or file Form 22C-2.		
If you checked 17a, do NOT fill out of the Form 22C-2.  If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your	r current monthly income for	rom line 14 above.

Official Form 22C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period